



Order Filed on April 10, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor

M&T Bank

In Re:

Uzziel Prudencio-Palmero,

Debtors

Case No.: 23-11819 ABA

Hearing Date: 4/9/2024 @ 10:00 a.m.

Judge: Altenburg, Andrew B. Jr.

**ORDER RESOLVING CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

**DATED: April 10, 2024**

A handwritten signature in black ink, appearing to read "A. B. Altenburg, Jr.", is written over a horizontal line.

Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Uzziel Prudencio-Palmero

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T BANK, Denise Carlon, Esq. appearing, upon a certification of default as to real property located at 406 United States Avenue, Lindenwold NJ 08021, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and John D. Diciurcio, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 29, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due December 2023 through March 2024 as well as prior order payment of \$5, 192.88, entered December 19, 2023, for a total post-petition default of \$9,543.75 (1 @ \$5,192.88; 1 @ \$1,061.61; 3 @ \$1,096.42); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to make an immediate payment of \$9,543.75 to cure default; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume April 1, 2024, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees, which is to be paid through Debtors' Chapter 13 plan and certification of default is hereby resolved.